

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

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In Re:

Case No. 14-07970

DAVID W. CHARRON,

Chapter 7; Filed 12/31/14

Debtor.

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Hon. James W. Boyd

**DEBTOR'S FIRST AMENDMENTS TO SCHEDULES B AND C**

NOW COMES the Debtor, who for his First Amendments to Schedule B - Personal Property, and Schedule C - Property Claimed as Exempt, submits the Amendments attached hereto.

**DECLARATION UNDER PENALTY OF PERJURY**

I declare under penalty of perjury that I have read the attached Amendments and that they are true and accurate to the best of my knowledge, information, and belief.

Date: March 18, 2015

By: /s/ David W. Charron  
David W. Charron

In re **David W Charron**Case No. **14-07970**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Founders Bank &amp; Trust - Checking Account</b>	-	<b>33.19</b>
		<b>Lake Michigan Credit Union - Checking Account</b>	-	<b>12.61</b>
		<b>Lake Michigan Credit Union - Savings Account</b>	-	<b>5.00</b>
		<b>Mercantile Bank - Checking Account</b>	-	<b>149.69</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household furnishings, equipment, tools, appliances</b>	-	<b>5,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	-	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Northwestern Mutual Life term life insurance policy. \$1,000,000 death benefit. No cash value.</b>	-	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **5,900.49**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **David W Charron**Case No. **14-07970**

Debtor

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>American Funds IRA</b>	-	<b>388.71</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>CH Properties, LLC - Insolvent</b>	-	<b>1.00</b>
		<b>CH Law, LLC - Insolvent</b>	-	<b>1.00</b>
		<b>Charron &amp; Hanisch, PLC-defunct and insolvent.</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Accounts receivable</b>	-	<b>10,010.73</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **10,401.44**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **David W Charron**Case No. **14-07970**

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Potential 2014 tax rerunds. None expected.</b>	-	<b>1.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Dodge Durango - Scrapped at Pro Am Collision for \$200 towing bill</b>	-	<b>200.00</b>
		<b>2011 Mercury Mariner - 61,000 miles</b>	-	<b>12,715.00</b>
26. Boats, motors, and accessories.		<b>2004 Bennington 20' Pontoon Boat</b>	-	<b>6,000.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Charron Law Office furniture, equipment, and books</b>	-	<b>1,000.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **19,916.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **David W Charron**Case No. **14-07970**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		<b>Offer of judgment sanctions award in case of Morris v. Morris Schnoor &amp; Gremel, David Charron, et al - Kent County Circuit Court Case No. 09-01878-CB. Debtor was awarded \$22,443.77 against Glenn Morris for offer of judgment sanctions. Amounts set off by court against judgment entered in Morris v. Schnoor, Kent County Circuit Court Case No. 07-06441-CR. Debtor's appeal of the judgment entered against him recently denied by the Michigan Supreme Court.</b>	-	<b>0.00</b>

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.00**  
(Total of this page)  
Total > **36,217.93**

(Report also on Summary of Schedules)

In re **David W Charron**Case No. **14-07970**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Residence at 11451 Bowers Drive, Lowell, MI</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>11,475.00</b>	<b>334,600.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Founders Bank &amp; Trust - Checking Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>33.19</b>	<b>33.19</b>
<b>Lake Michigan Credit Union - Checking Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>12.61</b>	<b>12.61</b>
<b>Lake Michigan Credit Union - Savings Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>5.00</b>	<b>5.00</b>
<b>Mercantile Bank - Checking Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>149.69</b>	<b>149.69</b>
<b>Household Goods and Furnishings</b>			
<b>Household furnishings, equipment, tools, appliances</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>5,000.00</b>	<b>5,000.00</b>
<b>Wearing Apparel</b>			
<b>Clothing</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>500.00</b>	<b>500.00</b>
<b>Furs and Jewelry</b>			
<b>Jewelry</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>200.00</b>	<b>200.00</b>
<b>Interests in Insurance Policies</b>			
<b>Northwestern Mutual Life term life insurance policy. \$1,000,000 death benefit. No cash value.</b>	<b>11 U.S.C. § 522(d)(7)</b>	<b>1,000,000.00</b>	<b>0.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>American Funds IRA</b>	<b>11 U.S.C. § 522(d)(12)</b>	<b>388.71</b>	<b>388.71</b>
<b>Stock and Interests in Businesses</b>			
<b>CH Properties, LLC - Insolvent</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1.00</b>	<b>1.00</b>
<b>CH Law, LLC - Insolvent</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1.00</b>	<b>1.00</b>
<b>Accounts Receivable</b>			
<b>Accounts receivable</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>10,010.73</b>	<b>10,010.73</b>
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
<b>Potential 2014 tax rerunds. None expected.</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1.00</b>	<b>1.00</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2003 Dodge Durango - Scrapped at Pro Am Collision for \$200 towing bill</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b>2011 Mercury Mariner - 61,000 miles</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>3,675.00</b>	<b>12,715.00</b>
<b>Boats, Motors and Accessories</b>			
<b>2004 Bennington 20' Pontoon Boat</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1.00</b>	<b>6,000.00</b>

B6C (Official Form 6C) (4/13) -- Cont.

In re **David W Charron**Case No. **14-07970**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Office Equipment, Furnishings and Supplies</u></b> <b>Charron Law Office furniture, equipment, and books</b>	<b>11 U.S.C. § 522(d)(6)</b>	<b>1,000.00</b>	<b>1,000.00</b>